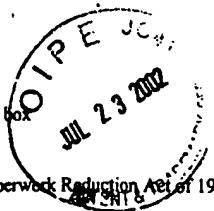


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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/063,796
Sheet 2 of 2		Filing Date	May 14, 2002
		First Named Inventor	Josephson
		Group Art Unit	2876
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AK	1	MEADOW, WILLIAMS, "Getting to Know the Ins and Outs of Check Fraud", Bank Systems & Technology Online, January 3, 2002, < http://www.banktech.com/story/industryInsight/BNK20020103S0014 >.	
	2	COOKE, CATHERINE, "Good Information Fights Bad Checks", Bank Technology News, April 1993.	
	3	MEHLER, MARK, "Battling Check Fraud, Business Fights Technology with Technology", American Banker, pp. 6-7, June 1995.	

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